

I would like to comment on the Consumer Bankers Association's (CBA) on going attempt to challenge Indiana's Telephone Privacy law. Groups of business people are continually bombarding state and federal government agencies with issues concerning the "needs" of the general public. If the general public had a real need for their service, there would be a general out-cry for the service. In the case of telephone privacy just the opposite seems to happen. The public indicates that they do not want to be harassed by commercial telephone calls, so special interest groups go to the courts and other government agencies in an attempt to force general acceptance of harassment the we already indicated we did not want.

In today's world the we are bombarded with commercial advertising through many different types of media. Some avenues used for commercial advertising consumers can control by choice and some are less intrusive then others. Roadside billboards, while prolific on our highways, demand almost no response and take up minor amounts of our time. Control of the radio, television and computer is found right at our finger tips. We have the ability any time we want to filter, mute or turn off our radios, televisions and computers. The form of communication that each one of these appliances facilitates requires the consumer to initiate contact, when a need for the service advertised is felt. The telephone on the other hand provides immediate and often untimely access directly into our personal lives. Form most of the population the ability to control incoming calls is limited. Even with advent of answering machines and caller ID the best most of us can do is screen which calls we answer. The action of screening calls still represents a significant emotional and mental effort; when you consider that most telephone SPAMers target us during our busiest time of day.

Since Indiana initiated a statewide no-call phone list the number of unsolicited phone calls at our home has dropped to zero. This is a welcome situation and one that the voters in this household would like to see continued. We support the Attorney General of Indiana in his effort to give Indiana consumers the ability to choose how business marketers target and vie for our time and attention. We support any initiative that eliminates the telemarketers' ability to make unsolicited direct contact with any segment of the general public, especially when that segment has specifically stated they do not want to be contacted.